



Disclosure Assist[®]: A tool for managing your annual fee disclosure notice

With careful planning and tools, TIAA helps to make it easier to comply with the Department of Labor's annual participant fee disclosure regulations.

TIAA simplifies the process

Disclosure Assist transforms the annual participant disclosure requirement into specific tasks. This makes the process more manageable so it's easier to meet your regulatory deadlines. Instructions to guide you through the steps to manage, create and deliver your annual Plan and Investment Notice are at your fingertips.

It's all about choice

Choose the level of service that best meets the needs and objectives of your plan:

- **Three delivery options**
 - Choose TIAA Delivery Assistance and TIAA will deliver disclosures on your behalf, saving you time and money.
 - Our other two delivery options allow you to manage the delivery process yourself and, if you like, post disclosures on [TIAA.org](https://www.tiaa.org) for easy access.
- **Individual or consolidated disclosures**

Access the information you need to create disclosure notices for all your plans recordkept by TIAA. If you have more than one service provider, Disclosure Assist allows you to combine information from all your providers into one document which streamlines administration and makes it easier for employees to make meaningful comparisons of your plan's investment options.
- **Choose TIAA Delivery Assistance to take advantage of customization features:**
 - Create a personalized cover letter with your own messaging, closing/signature and return address
 - Select a logo option for the cover letter, including your own institution's logo
 - Update the way your plan name is displayed on the Plan and Investment Notice

COVID-19 State of Emergency and your deadline:

Due to the Covid-19 National Emergency, the DOL is providing relief from the typical 14-month fee disclosure filing deadline. This Relief Period applies to fee disclosure notices due after March 1, 2020 and up until 60 days after the announcement of the end of the COVID-19 National Emergency or another date announced by the DOL in the future.

The new guidelines state that "ERISA-required notices, disclosures or documents that must be provided to plan participants and beneficiaries during this Relief Period will not be considered late as long as the plan and responsible fiduciary act in good faith and furnish them as soon administratively practicable under the circumstances. Good faith acts include use of electronic alternative means of communicating with plan participants and beneficiaries who the plan fiduciary reasonably believes have effective access to electronic means of communication, including email, text messages, and continuous access websites." Familiarize yourself with the **revised guidelines** for delivering your notices during the COVID-19 State of Emergency.

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Watch our instructional **Fee disclosure tutorial** at any time. The tutorial includes information about Department of Labor (DOL) requirements and meeting your deadline, and provides instructions on how to use Disclosure Assist to deliver your participant notices.

Straightforward from start to finish

Our Plan and Investment Notice is compliant with the DOL's objectives for fee transparency and can be easily understood by your participants.

Disclosure Assist helps you to more easily manage, create and deliver your fee disclosure notices on time:



Simple. Convenient. Flexible. That's Disclosure Assist.

Contact your client services manager or your plan's investment advisor for more information about how Disclosure Assist can help you streamline your participant disclosures. If your plan is serviced through the Administrator Telephone Center, experienced consultants are available at **888-842-7782**, weekdays, 8 a.m. to 8 p.m. (ET).



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CREATED TO SERVE.